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Substitute for form 1449/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> Date Submitted: March 29, 2010 <i>(use as many sheets as necessary)</i>		<b>Complete if Known</b> <b>Application Number</b> 10/816,496 <b>Filing Date</b> 4/1/2004 <b>First Named Inventor</b> Mark Y. An <b>Art Unit</b> 3694 <b>Examiner Name</b> Trotter, Scott S. <b>Attorney Docket Number</b> 037607-0238	
Sheet	1	of	2

**And U.S. PATENT DOCUMENTS**

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## UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Application Document Serial Number-Kind Code <sup>2</sup> (if known)	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

## FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	r <sup>6</sup>
		Country Code* Number* Kind Code* (if known)				
		CA 2086269 A	06-25-1994	Willis		

Examiner Signature		Date Considered	
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Date Submitted: March 29, 2010		<b>Filing Date</b>	4/1/2004
(use as many sheets as necessary)		<b>First Named Inventor</b>	Mark Y. An
Sheet 2 of 2		<b>Art Unit</b>	3694
		<b>Examiner Name</b>	Trotter, Scott S.
		<b>Attorney Docket Number</b>	037607-0238

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Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>2</sup> Number <sup>3</sup> Kind Code <sup>4</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant, Passages or Relevant Figures Appear	T <sup>5</sup>

NON PATENT LITERATURE DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.				T <sup>5</sup>
		Zorn et al, "AUTOMATED UNDERWRITING AND LENDING OUTCOMES: THE EFFECT OF IMPROVED MORTGAGE RISK ASSESSMENT ON UNDER-SERVED POPULATIONS", 2001 August, Institute of Business and Economic Research				
		Susan Whorton Gates et al, "Automated Underwriting: Friend or Foe to Low-Mod Households and Neighborhoods?", 2003 November, Building Assets, Building Credit: A Symposium on Improving Financial Services in Low-Income Communities				
		"Taking the Mystery Out Of Your Mortgage," Fannie Mae, 2000.				
		"Countrywide Adds Subprime Automated Underwriting to CWBC", 2000 May 24, PR Newswire				
		Wayne Passmore et al, "The Effect of Automated Underwriting on the Profitability of Mortgage Securitization", 1997 May 6, Federal Reserve Board				
		"Fannie Mae Pledges to Help Raise Minority Homeownership", 2004 Jan 27, PR Newswire				
		Kenneth R. Harney et al, "Finding creditworthiness in special circumstances", 2004 May 16, Chicago Tribune, pg 2				
		"In Brief: Fannie Updates Underwriting Program", American Banker, New York, N.Y.: Jul 19, 2000. Vol. 165, Iss. 137; pg. 10				

Examiner Signature	/Scott Trotter/	Date Considered	10/23/2010
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